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Pat  
PATENT APPLICATION No.: 10/665,250  
ATTORNEY DOCKET: 72167.000547

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/665,250 Confirmation No.: 6949  
Applicant : Steve K. SOREM  
Filed : September 15, 2003  
Title : SYSTEM AND METHOD FOR PROCESSING TRANSACTIONS  
TC/Art Unit : 3622  
Examiner: : Namrata Boveja  
  
Docket No. : 72167.000547  
Customer No. : 21967

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08B (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited

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references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

As this application was filed after June 30, 2003, copies of U.S. patents and/or U.S. patent application publications cited on the attached Form PTO-SB/08B (modified), are not being provided as specified in 1276 *O.G.* 55 (5 August 2003).

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08B with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: 10/31/06

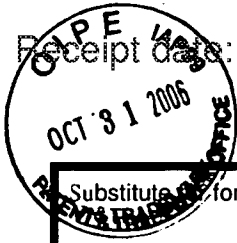
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PTO/SB/08A (07-05) (modified)  
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		<b>Examiner Name</b>	<b>Namrata Boveja</b>
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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 5984180	11-16-1999	Albrecht	
	2.	US 6366220	04-02-2002	Elliott, Brig	
	3.	US 6687222	08-14-2003	Mittal et al.	
	4.	US 2001/0011243	08-02-2001	Dembo et al.	
	5.	US 2001/0027441	10-04-2001	Wankmueller	
	6.	US 2001/0034682	10-25-2001	Knight et al.	
	7.	US 2001/0037315	11-01-2001	Saliba et al.,	
	8.	US 2001/0044293	11-22-2001	Morgan	
	9.	US 2001/0047342	11-29-2001	Cuervo	
	10.	US 2001/0054003	12-20-2001	Chien et al.	
	11.	US 2001/0056398	12-27-2001	Scheirer	
	12.	US 20010011227	08-02-2001	Ashery, et al.	
	13.	US 2002/0019803	02-14-2002	Muller	
	14.	US 2002/0026418	02-28-2002	Koppel et al.	
	15.	US 2002/0046255	04-18-2002	Moore et al.	
	16.	US 2002/0062235	05-23-2002	Wahlbin et al.	
	17.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
	18.	US 2002/0091572	07-11-2002	Anderson et al.	
	19.	US 2002/0091631	07-11-2002	Usui	
	20.	US 2002/0095365 A1	07-18-2002	Slavin et al.	
	21.	US 2002/0104878	08-08-2002	Seifert et al.	
	22.	US 2002/0116271	08-22-2002	Mankoff	
	23.	US 2002/0120627	08-29-2002	Mankoff	
	24.	US 2002/0120642	08-29-2002	Fetherston	

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	25.	US 2002/0143703	10-03-2002	Razvan et al.	
	26.	US 2002/0147662	10-10-2002	Anderson	
	27.	US 2002/0165820	11-07-2002	Anvekar et al.	
	28.	US 2002/0174016	11-21-2002	Cuervo	
	29.	US 2002/0116330	08-22-2002	Hed et al.,	
	30.	US 2003/0004828	01-02-2003	Epstein	
	31.	US 2003/0023549	01-30-2003	Armes et al.	
	32.	US 2003/0028518	02-06-2003	Mankoff	
	33.	US 2003/0046249	03-06-2003	Wu	
	34.	US 2003/0053609	03-20-2003	Risafi et al.	
	35.	US 2003/0101119	05-29-2003	Persons et al.	
	36.	US 2003/0105672	06-05-2003	Epstein et al.	
	37.	US 2003/0135462	07-17-2003	Brake Jr. et al.	
	38.	US 2003/0140004	07-24-2003	O'Leary et al.	
	39.	US 2003/0144935	07-31-2003	Sobek	
	40.	US 2003/0163403	08-28-2003	Chen et al.	
	41.	US 2003/0172040	09-11-2003	Kemper et al.	
	42.	US 2003/0195808	10-16-2003	Brown et al.	
	43.	US 2003/0200180	10-23-2003	Phelan et al.	
	44.	US 2003/0216965	11-20-2003	Libman	
	45.	US 2003/0033211	02-13-2003	Haines et al.,	
	46.	US 2003/0033246	02-13-2003	Slater	
	47.	US 2003/0154125	08-14-2003	Mittal et al.	
	48.	US 2003/0163416	08-28-2003	Kitajima	
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	49.	US 20030200143	10-23-2003	Walker et al.	
	50.	US 2004/0024672	02-05-2004	Brake Jr. et al.	
	51.	US 2004/0030626	02-12-2004	Libman	
	52.	US 2004/0039588	02-26-2004	Libman	
	53.	US 2004/0098351	05-20-2004	Duke	
	54.	US 2004/0243498	12-02-2004	Duke	
	55.	US 2005/0027649	02-05-2005	Cech	
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	59.	US 20050091138	04-28-2005	Awatsu	
	60.	US 20050171898	08-04-2005	Bishop, et al.	
	61.	US 3634669	01-11-1971	Wyckoff et al.	
	62.	US 3946206	03-23-1976	Darjany	
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	64.	US 4465206	08-14-1984	Sorel et al.	
	65.	US 4545838	10-08-1985	Minkus et al.	
	66.	US 4582985	04-15-1986	Lofberg	
	67.	US 4614861	09-30-1986	Pavlov et al.	
	68.	US 4634845	01-06-1987	Riley	
	69.	US 4689478	08-25-1987	Hale et al.	
	70.	US 4700055	10-13-1987	Kashkashian Jr.	
	71.	US 4746787	04-24-1988	Okada	
	72.	US 4750119	06-07-1988	Robertson	

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	73.	US 4752676	06-21-1988	Leonard et al.	
	74.	US 4754418	06-28-1988	Hara	
	75.	US 4766293	08-23-1988	Boston	
	76.	US 4766539	08-23-1988	Fox	
	77.	US 4789928	12-06-1988	Fujisaki	
	78.	US 4822985	04-18-1989	Boggan et al.	
	79.	US 4831242	05-16-1989	Englehardt	
	80.	US 4831526	05-16-1989	Luchs	
	81.	US 4837422	06-06-1989	Dethloff, et al.	
	82.	US 4868376	09-19-1989	Lessin et al.	
	83.	US 4870259	09-26-1989	Boggan et al.	
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	85.	US 4897533	01-30-1990	Lyszczarz	
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	89.	US 4928001	05-22-1990	Masada	
	90.	US 4941090	07-10-1990	McCarthy	
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	96.	US 4975840	12-04-1990	DeTore et al.	

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	98.	US 4992940	02-12-1991	Dworkin	
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	100.	US 5049728	09-17-1991	Rovin	
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	105.	US 5146068	09-08-1992	Ugawa, et al.	
	106.	US 5175416	12-29-1992	Mansvelt	
	107.	US 5180901	01-19-1993	Hiramatsu	
	108.	US 5192947	03-09-1993	Neustein	
	109.	US 5202286	04-13-1993	Nakatani	
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	111.	US 5206488	04-27-1993	Teicher	
	112.	US 5206803	04-27-1993	Vitagliano	
	113.	US 5218631	06-08-1993	Katz	
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	115.	US 5276311	01-04-1994	Hartmut	
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	118.	US 5297026	03-22-1994	Hoffman	
	119.	US 5311594	05-10-1994	Penzias	
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	121.	US 5326960	07-05-1994	Tannenbaum	
	122.	US 5328809	07-12-1994	Holmes et al.	
	123.	US 5339239	09-16-1994	Manabe et al.	
	124.	US 5349633	09-20-1994	Katz	
	125.	US 5350906	09-27-1994	Brody et al.	
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	131.	US 5401827	03-28-1995	Holmes et al.	
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	134.	US 5453601	09-26-1995	Rosen	
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	136.	US 5459306	10-17-1995	Stein et al.	
	137.	US 5465206	11-07-1995	Hilt et al.	
	138.	US 5466919	11-14-1995	Henry	
	139.	US 5471669	11-28-1995	Lidman	
	140.	US 5477038	12-19-1995	Levine et al.	
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	142.	US 5479494	12-26-1995	Clitherow	
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	145.	US 5483445	01-09-1996	Pickering	
	146.	US 5500514	03-19-1996	Veeneman et al.	
	147.	US 5511114	04-23-1996	Stimson et al.	
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	149.	US 5513102	04-30-1996	Auriemma	
	150.	US 5521363	05-28-1996	Tannenbaum	
	151.	US 5530232	06-25-1996	Taylor	
	152.	US 5530235	06-25-1996	Stefik et al.	
	153.	US 5537314	07-16-1996	Kanter	
	154.	US 5544086	08-06-1996	Davis et al.	
	155.	US 5544246	08-06-1996	Mandelbaum et al.	
	156.	US 5553120	09-03-1996	Katz	
	157.	US 5577109	11-19-1996	Stimson et al.	
	158.	US 5578808	11-26-1996	Taylor	
	159.	US 5581064	12-03-1996	Riley et al.	
	160.	US 5585787	12-17-1996	Wallerstein	
	161.	US 5590038	12-31-1996	Pitroda	
	162.	US 5592560	01-07-1997	Deaton et al.	
	163.	US 5604542	02-18-1997	Dedrick	
	164.	US 5608785	03-04-1997	Kasday	
	165.	US 5612868	03-18-1997	Off	
	166.	US 5621787	04-15-1997	McKoy et al.	
	167.	US 5621812	04-15-1997	Deaton et al.	
	168.	US 5637845	06-10-1997	Kolls	
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	170.	US 5642279	06-24-1997	Stone	
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		<b>First Named Inventor</b>	<b>Steve K. SOREM</b>
		<b>Art Unit</b>	<b>3622</b>
		<b>Examiner Name</b>	<b>Namrata Boveja</b>
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		<b>First Named Inventor</b>	<b>Steve K. SOREM</b>
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		<b>Examiner Name</b>	<b>Namrata Boveja</b>
<b>Sheet</b>	<b>17 of 27</b>	<b>Attorney Docket Number</b>	<b>72167.000547</b>

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		<b>First Named Inventor</b>	<b>Steve K. SOREM</b>
		<b>Art Unit</b>	<b>3622</b>
		<b>Examiner Name</b>	<b>Namrata Boveja</b>
<b>Sheet</b>	<b>25 of 27</b>	<b>Attorney Docket Number</b>	<b>72167.000547</b>

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
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